

Exhibit F

DANIELS LAW OFFICES, P.C.

Attorneys at Law

One Center Plaza

Boston, Massachusetts 02108-1801

Telephone (617) 227-7300 Facsimile (617) 227-9643

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

RECEIVED 10/1/03

August 6, 2003

MAE 5021-1308, 00227174/03
Carl F Thomas
3415 Connecticut Ave N W
Apt 125 Washington, DC 20016

Dear Sir/Madam: Re: Mass. Educational Financing Authority

This office has recently received notice that you have made a payment directly to our client. This office is now handling your account. Please be advised that all future payments should be made to this office and made payable to DANIELS LAW OFFICES, P.C.

Please contact this office so that we can work out an amicable payment arrangement that is acceptable to our client.

DANIELS LAW OFFICES, P.C. and your creditor reserve the right under 940 C.M.R. s. 7.04(1)(b) to pursue all legal remedies against you at a time later than 14 days from the date hereof or not to pursue any legal remedies against you at all.

Very truly yours,

Daniels Law Offices, P.C.

21

Exhibit G

August 15, 2003


Daniels Law Offices, PC
One Center Plaza
Boston, MA 02108-1801

Dear Sir or Madam:

I have received your unsigned letters dated August 7/August 8, 2003. I was not notified by MEFA that my account had to been forwarded to your service. Please note the following:

- Interestingly, I have recently received a reply from MEFA regarding correspondence I sent approximately 2 months ago, stating that I should continue to forward payments to their address. Needless to state, this is a confusing matter for someone who is willing and eager to settle their debt. Also, there is still the matter of several payments (uncashed checks) not credited to my account.
- If in fact, you have oversight of my loans, I would like to continue payment on the same terms as the original loan, **making payments of approximately 241.00 a month (121.41 + 119.07), by the first of each month, beginning the first of September.** Because of my previous long-term unemployment and the acceptance of a position that pays 35 percent less than my pre-graduate school income, this is an acceptable payment plan for me. Of course, I will send additional payments if I obtain an increase in income.
- Finally, because you describe your organization as "debt collectors," under the Fair Debt Collections Practices Act (FDCPA), I respectfully request that all correspondence with your organization be conducted in written form.

Thank you and I look forward to hearing from you.

Gail Thomas 
5415 Connecticut Avenue East
Apt 125
Washington, DC 20015

For 8/15/03 correspondence
 with: GR

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 		<p>A. Signature <i>x Milena Di Mauro</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>Milena Di Mauro</i> C. Date of Delivery <i>8/19/03</i></p> <p>D. Is delivery address different from Item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to: <i>Daniels Law Office</i> <i>ONE Center Plaza</i> <i>Boston, MA 02108-1801</i></p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>2. Article Number (Transfer from service label) <i>7003 1010 0004 1994 5022</i></p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

Exhibit H

August 29, 2003

Daniels Law Offices, PC
One Center Plaza
Boston, MA 02108-1801

Dear Sir or Madam:

As of the date of this letter, I did not receive a reply to my letter dated 8/15/03 regarding a proposed payment of **making payments of approximately 241.00 a month**. Therefore, I must assume that the payment arrangement is acceptable to your terms. The payment is attached to this letter.

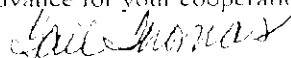
Also, according to your records (Attachment 1) that you only have 40.00 credited to my account; the correct amount should be 1812.03. Please note in addition to a copious amount of correspondence, detailed records of conversations, two submittals of hardship applications, and tape recording of voice mail and telephone conversations due to repeated violations of Fair Debt Collections Practices Act (FDCPA) by MEFA (Key collection staff). I have submitted the following:

Check Number	Amount of Payment	Date of Check	Status
1400	241.00	8/28/03	Included in 8/29/03 correspondence
1371	15.00	6/16/03	Cashed week of 8/25/03
1372	15.00	6/16/03	Cashed week of 8/25/03
1361	15.00	5/15/03	Uncashed
1362	15.00	5/15/03	Uncashed
1349	15.00	4/15/03	Cashed
1350	15.00	4/15/03	Cashed
1340	15.00	3/15/03	Cashed
1341	15.00	3/15/03	Cashed
1326	25.00	1/16/03	Cashed
1327	25.00	1/16/03	Cashed
1316	40.00	12/14/02	Cashed
1317	40.00	12/14/02	Cashed
1304	60.41	11/01/02	Cashed
1305	119.07	11/01/02	Cashed
1300	60.00	10/18/02	Cashed
1293	119.07	9/16/02	Cashed
1289	241.00	8/17/02	Cashed
Credit Card Payment	243.00	6/7/02	Processed - #007118
Credit Card Payment	238.00	6/7/02	Processed - #010169
1261	119.07	4/20/02	Cashed
1262	121.41	4/20/02	Cashed
Total	1812.03		

I would like my account to reflect the payments that I have submitted to date. Please forward an up-to-date account balance reflecting the above payments at your earliest convenience.

Thank you in advance for your cooperation.

Gail Thomas



Attachment (1)



Online Check Imaging

Page 1 of 1

Online Check Imaging

Print This Page

Close Window

The front image:

GAIL F. THOMAS 5/15/99
532 BELMONT AVENUE EAST, APT. 204
SEATTLE, WA 98102

5021-13071400

DATE 8/27/03

PAY TO THE ORDER OF Daniel's Law Offices, P.C. \$ 241.00

Two hundred forty one dollars & no/100 DOLLARS

Net Bank
Number 719C
Serial Number 600

MEMO MAF5021307

100610919770100015791670 1400 10000000241000

The back image:

9410452373
09052003
0110-0001-5
ENT=4140310038070 X011075150X
09052003 R027 829 P12 SOVEREIGN
01111361000014-09/03/2003
09052003-0044 TRC=0066 PR=06
0610-0014-6
ENT=1091 TRC=1091 PR=13

FOR DEPOSIT ONLY IN THE
FOREIGN BANK NEW ENGLAND
TO THE ACCOUNT OF
DANIEL'S LAW OFFICES, P.C.
CLIENT'S TRUST ACCOUNT
62100032523

11/06/2003 12:09 2026931447

PAGE 02/08

Exhibit IRec'd 10/10/03 6:40pm
Posted to ADT docu2**TRIAL COURT OF THE COMMONWEALTH — BOSTON MUNICIPAL COURT DEPARTMENT
CIVIL BUSINESS DIVISION**

SUFFOLK, SS.

CIVIL NO. 004055

Mass. Educational Financing Authority
PlaintiffGail F. Thomas
Defendant**SUMMONS**To the above-named defendant: Gail Thomas of 5415 Connecticut Ave. NW Apt. 125, Washington, D.C.You are hereby summoned and required to served upon Richard S. Daniels, Jr.
plaintiff's attorney, whose address is One Center Plaza Boston, MA 02108

a copy of your answer to the complaint which is herewith served upon you, within 20 days after service of this summons, exclusive of the day of service. You are also required to file your answer to the complaint in the Office of the Clerk/Magistrate of this Court either before service upon plaintiff's attorney, or within 5 days thereafter. If you fail to meet the above requirements, judgment by default may be rendered against you for relief demanded in the complaint.

Unless otherwise provided by Rule 13(a), your answer must state as a counterclaim any claim which you may have against the plaintiff which arises out of the transaction or occurrence that is the subject matter of the plaintiff's claim or you will be barred from making such claim in any other action.

CHARLES R. JOHNSON

Witness, CHARLES R. JOHNSON Esquire, at Boston, the tenth day of Septemberin the year of our Lord two thousand and three.

CLERK/MAGISTRATE
TO PROCESS SERVER:

The person serving process shall make proof of service thereof in writing to the Court and to the party or his attorney, as the case may be, who has requested such service. Proof of service shall be made promptly and in any event within the time during which the person served must respond to the process.

I hereby certify and return that on _____ 20____, I serve a copy of the within summons, together with a copy of the complaint in this action, upon the within-named defendant, in the following manner (See Rule 4(d) (1-5)).*

DATED: _____ 20____.

PLEASE PLACE DATE YOU MAKE SERVICE ON DEFENDANT IN THIS BOX AND ON COPY SERVED ON DEFENDANT AND RETURN ORIGINAL TO THIS COURT.

20



* If service is made at the last and usual place of abode, the officer shall forthwith mail first class a copy of the summons to such last and usual place of abode, and shall set forth in the return the date of mailing and the address to which the summons was sent (G. L. Chap. 223 sec. 31).

Notes: (1) When more than one defendant is involved, the names of all defendants should appear in the action. If a separate summons is used for each defendant, each should be addressed to the particular defendant.

(2) The number assigned to the complaint by the Clerk/Magistrate's Office at commencement of the action shall be affixed to this summons before it is served.

NOTICE TO DEFENDANT ... YOU NEED NOT APPEAR PERSONALLY IN COURT TO ANSWER THE COMPLAINT, BUT IF YOU CLAIM TO HAVE A DEFENSE, EITHER YOU OR YOUR ATTORNEY MUST SERVE A COPY OF YOUR WRITTEN ANSWER WITHIN 20 DAYS AS SPECIFIED HEREIN AND ALSO FILE THE ORIGINAL IN THE CLERK/MAGISTRATE'S OFFICE.

11/05/2003 12:09 2026931447

PAGE 03/08

COMMONWEALTH OF MASSACHUSETTS
TRIAL COURT OF THE COMMONWEALTH
BOSTON MUNICIPAL COURT CIVIL BUSINESS DIVISION
NO. 004055

Mass. Educational Financing Authority
Plaintiff

vs.

Gail F. Thomas

Defendant

COMPLAINT

1. The plaintiff Mass. Educational Financing Authority resides or has an usual place of business in Boston, MA;
2. The defendant, Gail F. Thomas resides or has an usual place of business at 5415 Connecticut Ave. NW Apt. 125, Washington, D.C. 20015;

COUNT I

3. The defendant owes the plaintiff the sum of \$ 13,922.42 as the balance due on a promissory note of which the plaintiff is a holder, the consideration for which was provided in Massachusetts, a copy of which is hereto appended and marked "Exhibit A", together with costs, interest in the amount of 6.85% per annum from 2/17/2002, on or before which date demand for payment was duly made, and a reasonable attorney's fee at a rate of 15.00% of the balance placed, in the amount of \$ 2,042.61;

COUNT II

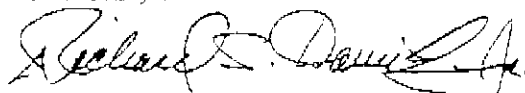
4. The defendant owes the plaintiff the sum of \$ 8,380.94 as the balance due on a promissory note of which the plaintiff is a holder, the consideration for which was provided in Massachusetts, a copy of which is hereto appended and marked "Exhibit B", together with costs, interest in the amount of 7.85% per annum from 12/17/2002, on or before which date demand for payment was duly made, and a reasonable attorney's fee at a rate of 15% of the balance placed, in the amount of \$ 1,251.22;

11/06/2003 12:09 2026931447

PAGE 04/08

WHEREFORE, the plaintiff demands judgment against the defendant in COUNT I in the amount of \$13,922.42 together with costs, interest and an attorney's fee in the amount of \$2,042.61 and plaintiff demands judgment against the defendant in COUNT II in the amount of \$8,380.94 together with costs, interest and an attorney's fee in the amount of \$1251.22.

Respectfully submitted,
Mass. Educational Financing Authority
By its Attorney.



Richard S. Daniels, Jr.
DANIELS LAW OFFICES, P.C.
One Center Plaza
Boston, Massachusetts 02108
BBO No. 113680
Tel. (617) 227-7300
August 28, 2003

5021-1307
5021-1308

11/05/2003 12:09 2026931447

PAGE 05/08

COMMONWEALTH OF MASSACHUSETTS
TRIAL COURT OF THE COMMONWEALTH
BOSTON MUNICIPAL COURT CIVIL BUSINESS DIVISION
NO. 004055

Mass. Educational Financing Authority
Plaintiff

vs.

Gail F. Thomas

Defendant

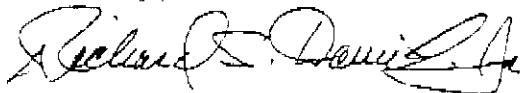
*
*
* STATEMENT OF DAMAGES
* AND DEMAND FOR A JURY TRIAL
*
*
*

PLAINTIFF in the above-entitled action, hereby asserts under penalty of perjury that the money damages sought by means of the complaint to which this statement of damages is attached, amount to \$ 25,597.19.

The manner in which the amount of damages was calculated was simple addition and multiplication.

The plaintiff demands trial by jury in the Superior Court.

Respectfully submitted,
Mass. Educational Financing Authority
By its Attorney,



Richard S. Daniels, Jr.
DANIELS LAW OFFICES, P.C.
One Center Plaza
Boston, Massachusetts 02108
BBO No. 113680
Tel. (617) 227-7300
August 28, 2003

11/06/2003 12:09 2025931447

PAGE 06/08

COMMONWEALTH OF MASSACHUSETTS
TRIAL COURT OF THE COMMONWEALTH
BOSTON MUNICIPAL COURT CIVIL BUSINESS DIVISION
NO. 004055

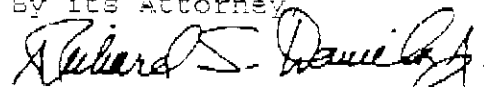
* * * * *
Mass. Educational Financing Authority *
Plaintiff *
*
vs. *
*
Gail F Thomas *
Defendant *
* * * * *

COUNSEL CERTIFICATION

I am attorney of record for the plaintiff in the above captioned action.

In accordance with Rule 5 of the Supreme Judicial Court Uniform Rules on Dispute Resolution (SJC Rule 1:18) which states in part, "Attorneys shall: provide their clients with this information about court-connected dispute resolution services; discuss with their clients the advantages and disadvantages of the various methods of dispute resolution; and certify their compliance with this requirement on the civil action cover sheet or it's equivalent," I hereby certify that I have complied with this requirement.

Respectfully submitted,
Mass. Educational Financing Authority
By its Attorney



Richard S. Daniels, Jr., BBO 113680
DANIELS LAW OFFICES, P.C.
One Center Plaza
Boston, Massachusetts 02108-1801
Tel. (617) 227-7300
August 29, 2003

5021-1307

11/05/2003 12:09 2026931447

PAGE 07/08

13860299

52344-2580

MEFA Loan for Graduate Education
PROMISSORY NOTE

10702167

In this Note and the attached Disclosure Statement and Itemization of Amount Financed, the words "I," "me" and "my" mean each and all of those who sign or co-sign it. If more than one person signs this Note, each will be fully liable on the Note. "You," "your" and "yours" mean and refer to Suffolk University (the "Institution") and any endorsee or assignee who is in possession of the Note, including but not limited to the MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (the "Authority"), to which it is contemplated this Note will be transferred. The terms FINANCE CHARGE, Total of Payments, Amount Financed and PREPAID FINANCE CHARGE refer to the amounts disclosed on the attached Disclosure Statement and Itemization of Amount Financed. I understand that the "FINANCE CHARGE" and the "Total of Payments" disclosed below are estimates since the Disbursement Date (defined below) and my payment habits will determine the total interest I will pay as further explained below.

1. Promise to Pay. I promise to pay to your order \$13,225.81, or such lesser amount as is advanced to me or paid on my behalf, plus the Prepaid Finance Charge on the amount so advanced or paid on my behalf (the "Original Principal Amount") plus deferred interest added to the Original Principal Amount of this Note pursuant to Section 2 below. The maximum amount of this Note, including such deferred interest, will be \$15,446.32. I also promise to pay interest on the unpaid principal balance of this Note (calculated as set forth in Section 6 below) at the rate of 8.5% per annum. The unpaid principal balance of this Note shall be said Original Principal Amount, plus any deferred interest added thereto pursuant to Section 2 below, minus any amount applied to principal due but unpaid pursuant to subsection 3(a) below. You may impose and I will pay a fee not in excess of the amount permitted by applicable law with respect to a payment which cannot be collected upon its initial deposit for collection because of insufficient funds or for any other reason.

2. Interest and Deferral. Provided that I maintain at least full time student status at the Institution I may defer payment of principal until six months after my expected graduate date (but in no event later than 01/01/2002 (the "Repayment Commencement Date")). Interest on the unpaid principal balance of this Note will, however, accrue from the Disbursement Date (defined below) until I begin repayment. Payment of interest accruing before the Repayment Commencement Date may be deferred until the Repayment Commencement Date. Any such accrued but unpaid interest will be added to the unpaid principal balance of this Note monthly beginning on the first day of the month following the Disbursement Date.

3. Definitions. "Disbursement Date" means the date on which you lend money to me in consideration of the delivery of this Note and will be the dated date of my loan check or the date the loan funds are electronically transferred to the Institution. "Maturity Date" means the date that is the first day of the 208th month following the month in which the Disbursement Date occurs.

THE TERMS OF THIS NOTE ARE CONTAINED ON BOTH SIDES OF THIS DOCUMENT.

I acknowledge that I have received, read and understood the provisions of this Note, including those set forth on the reverse side of this document. My signature below both evidences such acknowledgment, including acknowledgment that the obligations of all persons signing this Note are joint and several, and constitutes my signature on this Note.

Student Borrower: Gail F. Thomas
Gail F. Thomas

Date: 4/15/99

Co-Signer (#1): _____

Date: _____

Co-Signer (#2): _____

Date: _____

School Certification (To be Completed Only by Authorized School Official)

Student Name: Gail F. Thomas

Social Security #: 499-68-7375

Loan Period: 09/99-06/00

Student Grade Level: _____

Anticipated Graduation Date: 06/01/2001

Requested Amount: \$12,300.00

A. Cost of Attendance for loan period: 30,122

B. Financial Aid for loan period: 19,300.00

C. Maximum loan amount (A minus B): 10,822.00

D. Approved Amount: 10,822.00
(the lesser of C or Requested Amount)

CERTIFICATE OF PARTICIPATING INSTITUTION

- The Student is tracking satisfactory progress as defined by the Institution.
- The Student, (Co)signatories of this Note are bona fide independent, competent, adult persons who are not subject to federal or state financial grant requirements to be released.
- The Institution is a degree-granting educational institution within the Department of Education's jurisdiction by law or is a program of education beyond high school and has been approved by the United States Internal Revenue Service as a non-profit organization exempt from federal income tax under the Internal Revenue Code of 1986 (Section 501(c)(3)) in the case of a private institution or otherwise, which determination remains in effect.
- The authorized school official has no knowledge that any award has been made or that any correspondence exists which, if it had occurred at the time of the loan evidenced by this Note, would have caused the borrower to be ineligible to receive such loan from the Institution or the amount issued (the authorized school official's "knowledge" is defined as set forth in such Institution's Manual).
- This Note must comply with the time and manner of the terms required for the borrower's purchase of Consumer Loan Plans as set forth in such Institution's Manual.
- The authorized school official has no knowledge of any fact or circumstance, known or unknown, which adversely affects the credit of the borrower or any Co-Signer under this Note or the principle of timely repayment thereof, except as disclosed in the Borrower's or Co-Signer's Application previously submitted to the Authority's Services.

The Institution, by the undersigned duly authorized officer, does hereby for value sell, assign and transfer to the Massachusetts Educational Financing Authority the foregoing Note and all rights in, to and under the loan evidenced by such Note, without recourse to the Institution. The undersigned hereby certifies, effective as of the date set forth below and as of any subsequent date on which this note delivered herewith is purchased by the Massachusetts Educational Financing Authority, that the terms and certifications listed above are true and accurate.

Authorized School Official Signature: [Signature]

Date: 7/26/99

Authorized Official Name/Title: [Signature]

EXHIBIT A

11/06/2003 12:09 2026931447

PAGE 08/08

10744388

227174000

53799

12-54

MEFA Loan for Graduate Education
PROMISSORY NOTE

In this Note and the attached Disclosure Statement and Itemization of Amount Financed, the words "I," "me" and "my" mean each and all of those who sign or co-sign it. If more than one person signs this Note, each will be fully liable on the Note. "You," "your" and "yours" mean and refer to Suffolk University (the "Institution") and any endorser or assignee who is in possession of the Note, including but not limited to the MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (the "Authority"), to which it is contemplated this Note will be transferred. The terms FINANCE CHARGE, Total of Payments, Amount Financed and PREPAID FINANCE CHARGE refer to the amounts disclosed on the attached Disclosure Statement and Itemization of Amount Financed. I understand that the "FINANCE CHARGE" and the "Total of Payments" disclosed below are estimates since the Disbursement Date (defined below) and my payment habits will determine the total interest I will pay as further explained below.

1. Promise to Pay. I promise to pay to your order \$11,827.95 for such lesser amount as is advanced to me or paid on my behalf, plus the Prepaid Finance Charge on the amount so advanced or paid on my behalf (the "Original Principal Amount") plus deferred interest added to the Original Principal Amount of this Note pursuant to Section 2 below. The maximum amount of this Note, including such deferred interest, will be \$13,910.77. I also promise to pay interest on the unpaid principal balance of this Note (calculated as set forth in Section 2 below) at the rate of 7.80% per annum. The unpaid principal balance of this Note shall be said Original Principal Amount, plus any deferred interest added thereto pursuant to Section 2 below, minus any amount applied to principal (as not unpaid pursuant to subsection 3a) below. You may impose and I will pay a fee not in excess of the amount permitted by applicable law with respect to a payment which cannot be collected upon for initial deposit for collection because of insufficient funds or for any other reasons.

2. Interest and Deferral. Provided that I maintain at least half time student status at the Institution I may defer payment of principal until six months after my expected graduation date (but in no event later than 12/01/2001 (the "Repayment Commencement Date")). Interest on the unpaid principal balance of this Note will, however, accrue from the Disbursement Date (defined below) until I begin repayment. Payment of interest accruing before the Repayment Commencement Date may be deferred until the Repayment Commencement Date. Any such accrued but unpaid interest will be added to the unpaid principal balance of this Note monthly beginning on the first day of the month following the Disbursement Date.

3. Definitions. "Disbursement Date" means the date on which you lend money to me in consideration of the delivery of this Note and will be the dated date of my loan check or the date the loan funds are electronically transferred to the Institution. "Maturity Date" means the date that is the first day of the 12th month following the month in which the Disbursement Date occurs.

THE TERMS OF THIS NOTE ARE CONTAINED ON BOTH SIDES OF THIS DOCUMENT.

I acknowledge that I have received, read and understood the provisions of this Note, including those set forth on the reverse side of this document. My signature below both evidences such acknowledgment, including acknowledgment that the obligations of all persons signing this Note are joint and several, and constitutes my signature on this document.

Student Borrower

Gail F. Thomas

Date 8/5/00

Co-Signer (#1)

Date

Co-Signer (#2)

Date

School Certification

(To be Completed Only by Authorized School Official)

Student Name: Gail F. Thomas

Social Security #: 499-68-7373

Loan Period: 09/00-08/01

Student Grade Level:

Anticipated Graduation Date: 03/01/2001

Requested Amount: \$11,000.00

a. Cost of Attendance for loan period: 31,142

b. Financial Aid for loan period: 20,500

c. Maximum loan amount (A minus B): 10,642

d. Approved Amount: 10,642 ✓
(the lesser of C or Requested Amount)

CERTIFICATE OF PARTICIPATING INSTITUTION

The Institution is meeting satisfactory progress as defined by the Institution.

The Student, upon completion of any term of the Institution's knowledge, have not defaulted on an educational loan and have not failed to fulfill an educational grant required to be fulfilled.

The Institution is a degree-granting educational institution within the Commonwealth of Massachusetts authorized by law to present a program of education beyond high school and has received from the United States Internal Revenue Service's determination that the institution is an organization exempt from federal income taxation under the Internal Revenue Code of 1986 (Section 501(c)(3)) in the state of a private institution as approved under Departmental regulations in effect.

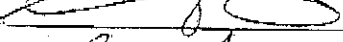
The authorized school official has no knowledge that any crime has occurred or that any circumstances exist which, if it had occurred at the time of the making of the loan evidenced by this Note, would have made the borrower ineligible to receive such loan from the Institution in the amount made (the authorized school official's "knowledge" is limited to actual knowledge as provided in such Departmental regulation).

This Note shall remain in full force and effect until the entire loan required for the Authority's purchase of Education Loans from it set forth in such Departmental Regulation.

The authorized school official has no knowledge of any fact or circumstance, criminal or civil, which adversely affects the credit of the borrower or any Co-Signer under this Note or the borrower's ability to repay the loan, except as disclosed in the Borrower's or Co-Signer's Application previously submitted to the Authority's Services.

se. Institution, by the undersigned duly authorized officer, does hereby for value well, assign and transfer to the Massachusetts Educational Financing Authority the foregoing Note and all rights in, to and under the loan evidenced by such Note, without recourse the Institution. The undersigned hereby certifies, effective as of the date set forth below and as of any subsequent date on which a note delivered herewith is purchased by the Massachusetts Educational Financing Authority, that the terms and certifications set forth above are true and accurate.

Authorized School Official Signature:



Date 8/8/00

Authorized Official Name/Title:

B. P. Grier, Loan Counselor

FYHIRT-01

Exhibit J

DANIELS LAW OFFICES, P.C.

Attorneys at Law

One Center Plaza

Boston, Massachusetts 02108-1801

Telephone (617) 227-7300 Facsimile (617) 227-9643

RICHARD S. DANIELS, JR.

KAREN J. WISNIOWSKI

JOHN P. MURRAY

SAMANTHA R. MECKLER

MICHAEL J. SWEDICK

JOSEPH P. CORRIGAN

MONDAY - THURSDAY	8:00 - 8:30
FRIDAY	8:00 - 5:00
TOLL FREE	(800) 339-4595
COLLECTION FAX	(617) 454-3434
LITIGATION FAX	(617) 454-3435

September 18, 2003

MAF 5021-1307, 00138860299 3
Gail F Thomas
5415 Connecticut Av E 125
Washington, DC 20015

Dear Sir/Madam: Re: Mass. Educational Financing Authority

Thank you for your recent communication with this office regarding the claim against you by the above-named creditor. Your payoff balance includes the amount referred to us, attorney's fees of 15%, and costs we have incurred on your case to date, less your payments to us, plus interest to date, in the total amount of \$ 16,357.81.

You promised to pay the balance at \$ 241.00 every 30 days, starting 10/01/2003. As we advised, your payment is too low in relation to the size of your debt for this office to dismiss or forbear from court action against you. We will accept your good faith payments and credit them to your account, but we will need to pursue an action against you in court. Because the courts require that an action be disposed of within certain time limits, we must carry any court action against you to judgment. Daniels Law Offices, P.C., and your creditor reserve the right to bring a civil action against you at a time later than 14 days from the date hereof or not to bring an action against you at all. Upon payment in full we will indicate to the court that the judgment has been paid. Should you default in your payments, we will begin Supplementary Proceedings against you in court to enforce the judgment. Interest will continue to accrue until the balance is paid in full. This arrangement does not replace your original obligation or relieve you of your default; it is merely an accommodation to you and will be subject to review on or about 3/29/2004.

Enclosed is a Personal Financial Statement which must be completed by you and returned with your first payment. This arrangement is conditioned upon the information in the Personal Financial Statement being acceptable to the creditor and conforming with information provided to this office orally, if any.

Very truly yours,

Daniels Law Offices, P.C.

Exhibit K

September 22, 2003

Daniels Law Offices, PC
One Center Plaza
Boston, MA 02108-1801


RE: Account No MAF 5021-1307-00138860299

Dear Sir or Madam:

I have received your letter dated September 18, 2003. Thank you for presently accepting my proposed payments of 241.00 that began in 9/1/2003 (not on 10/1/2003 as your letter indicated). Also, the first payment of 241.00 (Check No. 1400) was received and cashed by your office during the first week in September. The second payment of 242.00 (October 2003) payment is attached.

Please note that I have not received any correspondence from your office advising me that the monthly payment of 241.00 (beginning in 9/1/2003) was unacceptable. You enclosed a personal financial statement form with your letter, which I hope to return within your 14-day timeframe pending legal counseling.

Thank you and I look forward to hearing from you.

Gail Thomas 
5415 Connecticut Avenue East
Apt 125
Washington, DC 20015

Attachment (1) - 242.00 payment and 2 payment coupons

(15)

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 		<p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Addressee <i>X Milena D. Manzo</i></p>	
<p>1. Article Addressed to:</p> <p><i>Don Kilo Office</i> <i>CITE CENTRAL PLAZA</i> <i>Beaumont, ALA</i> <i>35008-1801</i></p>		<p>B. Received by (Printed Name) C. Date of Delivery <i>Milena D. Manzo</i> <i>9/26/03</i></p>	
		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>2. Article Number (Transfer from service label)</p>		<p><i>7000 1674 0003 0674 1329</i></p>	

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-10.

[Print This Page](#)

Close Window

5081-1307
GAIL F. THOMAS
5015 CONNECTICUT AVE NW, APT 125
WASHINGTON, DC 20015
64-1987743
905-559-907
1405
9/30/03
PAY TO THE ORDER OF DANIEL LAW OFFICES \$ 242.00
two hundred forty-two dollars 00/100
NetBank
NAC 5081-1307 Member FDIC
BRIDGE 120135460899
0081091977010001579167 1405 00000024200

FOR DEPOSIT ONLY IN THE
OVERSEAS BANK NEW ENGLAND
TO THE ACCOUNT OF
DANIELS LAW OFFICES, P.C.
CLIENTS TRUST ACCOUNT
62100032523

Exhibit L

September 28, 2003

Mr. Matthew Fishman
Daniels Law Offices, PC
One Center Plaza
Boston, MA 02108-1801

RE: Account No MAF 5021-1307-00138860299

Dear Mr. Fishman:

Thank you for your September 24, 2003 providing your assessment of the current breakdown of my account. Please note the following:

My prior payments to MEFA totaled:	1571.03
My September 2003 and October 2003 payments to Daniel Law Offices	483.00
My total payments to date on the loan are:	2054.00

Also:

- (1) The Payment to the "client" in your breakdown is incorrect. Your September 24, 2002 letter states the payment as 100.00. This is erroneous; the payments should total 1571.03. I have attached a copy of the August 29, 2003 letter (with notation updates) outlining all payments as of the date of that letter. Please note that I retained copies of all of the processed checks and payments. Therefore, I would like a revised statement reflecting the previous payments.
- (2) I am respectfully requesting a more complete legal explanation of the "Pre-Judgment Interest" and the "Attorney Fee's." Particularly, the Pre-Judgment Interest of what appears to be approximately 5 percent is being compounded on the Placement Amount on a per monthly basis. (e.g., in your correspondence dated August 7th the interest amount was 602.48, in your correspondence dated September 24th the interest was 713.61.) This is not the interest rate negotiated on the original loan, therefore I would like a written legal cite for the basis of the interest and how it is calculated.

Thank you and I look forward to your response.

Gail Thomas



Attachments: August 29, 2003 letter and copy of Daniel Law Offices September 24, 2003 letter



SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

MR. Matthew Fishman
Daniels Law Offices PC
ONE CENTEL PLAZA
Boston, MA 02108-1801

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent

Milena Dimauro ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

Milena Dimauro *10/1/03*

D. Is delivery address different from item 1? ☐ Yes ☐ No

If YES, enter delivery address below:

3. Service Type ☐ Certified Mail ☐ Express Mail

☒ Registered ☐ Return Receipt for Merchandise

☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

2. Article Number

Transfer from service lab

7003 1010 0004 1996 2661

PS Form 3811, August 2001

13

Exhibit M

ATTORNEY JOHN K. TALBOT

Wednesday, July 28, 2004

Richard S. Daniels, Jr.
DANIELS LAW OFFICES, P.C.
One Center Plaza
Boston, Massachusetts 02108

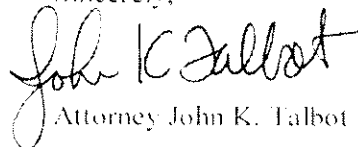
RE: Gail Thomas, Docket # SUCV2003-06058-G

Dear Attorney Daniels:

I am enclosing the August, 2004, \$242 payment on the loans my client has with MEFA. According to the payment agreement she made with your offices, Ms. Thomas wants to ensure you receive her payments on time and for the correct amounts. The note from Ms. Thomas (attached to check) specifies the payment is to be applied to both loans held by your client.

Of course, if you have any questions, do not hesitate to contact me.

Sincerely,


Attorney John K. Talbot

GAIL F. THOMAS 6/16/99
5415 CONNECTICUT AVE NW APT 125
WASHINGTON DC 20015

64-9197
610

DATE 7/17/04 1520

PAY TO THE ORDER OF DANIELS LAW OFFICES

\$ 242.00

NET.BANK MEMBER FDIC, www.netbank.com

00138860299 (122.00)

MEMO 00227174000-9 (120.00)

1520

July 16, 2004

Daniels Law Offices, PC
One Center Plaza
Boston, MA 02108-1801

RE: Acct No. MAF 5021-1307 - 00138860299 (122.00)
Acct No. 00227174000-9 (120.00)

Dear Sir or Madam:

Attached is the August 2004 payment for the above accounts.

Thank you,

Gail Thomas

Gail Thomas
5415 Connecticut Ave NW Apt 125
Washington DC 20015

12/23/2003 08:42 3013452590

LKA

PAGE 03

Exhibit N

Rec'd 12/22/03

DANIELS LAW OFFICES, P.C.

Attorneys at Law

One Center Plaza

Boston, Massachusetts 02108-1801

Telephone (617) 227-7500 Facsimile (617) 227-9643

RICHARD S. DANIELS, JR.

KARLE J. WISNIEWSKI

JOHN P. MURRAY

SAMANTHA R. McGRATH

MICHAEL J. SWANSON

JOSEPH J. CORRIGAN

MONDAY - THURSDAY 8:00 - 5:30
 FRIDAY 8:00 - 5:00
 POST FREE 1200 - 1700 FAX
 COLLECTION FAX (617) 227-9643
 LITIGATION FAX (617) 227-9643

December 19, 2003

IAF 5028-1308, 00217174000 4
 Gail E Thomas
 5415 Connecticut Ave N W
 Apt 125 Washington, DC 20015

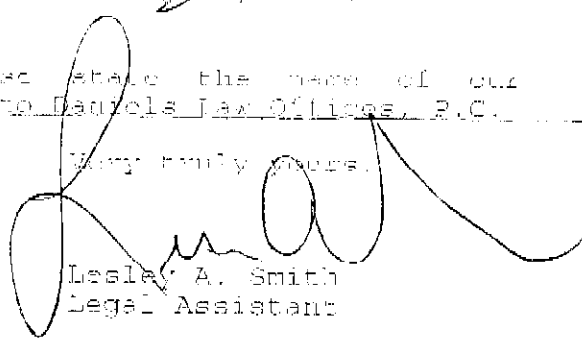
Dear Sir/Madam: Re: Mass. Educational Financing Authority

Enclosed please find a current breakdown of your account.

Placement Amount	\$ 8,380.94
Attorney's Fee	\$ 1,251.22
Debits	\$ 0.00
Charges	\$ 257.25
Pre-Judgment Interest	\$ 658.47
Post-Judgment Interest	\$ 0.00
Total Debits	\$ 10,547.88
Payments to Client	\$ 100.00
Payments to Us	\$ 0.00
Payments to Corresponding Attorney	\$ 0.00
Miscellaneous Credits	\$ 0.00
Total Credits	\$ 100.00
BALANCE DUE	\$ 10,447.88

In forwarding payment please state the name of our client and make checks payable to Daniels Law Offices, P.C.

Very truly yours,


 Leslie A. Smith
 Legal Assistant

12/23/2003 08:42 3013452590

LKA

PAGE 02

Exhibit O

Rec'd 12/22/03

COMMONWEALTH OF MASSACHUSETTS
TRIAL COURT OF THE COMMONWEALTH
BOSTON MUNICIPAL COURT CIVIL BUSINESS DIVISION
NO. 004055

* * * * *

Mass. Educational Financing Authority *
Plaintiff *

vs. *

Gail F Thomas *
Defendant *

* * * * *

REQUEST FOR
DEFAULT
(Pursuant to Rule 55(a))

TO THE CLERK OF THE ABOVE-NAMED COURT:

I, RICHARD S. DANIELS, JR., attorney for the above-named plaintiff, state that the complaint in which a judgment for affirmative relief is sought against the defendant(s) herein was filed on 9/10/2003 and the summons and a copy of the complaint have been served on the defendant(s) herein on 10/16/2003, as appears from the officer's return; that the time within which the defendant(s) shall serve a responsive pleading or otherwise defend pursuant to Rule 12(a) has expired and the defendant(s) herein has/have failed to serve or file an answer or otherwise defend as to the complaint.

WHEREFORE, the plaintiff makes application that the defendant(s) be defaulted. Dated at Boston, MA December 19, 2003.

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY

Respectfully submitted,
Mass. Educational Financing Authority
By its Attorney

Richard S. Daniels, Jr.
Richard S. Daniels, Jr., BBO 113680
DANIELS LAW OFFICES, P.C.
One Center Plaza
Boston, Massachusetts 02108-1801
Tel. (617) 227-7300
December 19, 2003

5021-1308

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

1. Title of case (name of first party on each side only)

Gail F. Thomas v. Daniels Law Offices, P.C.

2. Category in which the case belongs based upon the numbered nature of suit code listed on the civil cover sheet. (See local rule 40.1(a)(1)).

 I. 160, 410, 470, R.23, REGARDLESS OF NATURE OF SUIT.X II. 195, 368, 400, 440, 441-444, 540, 550, 555, 625, 710, 720, 730, 740, 790, 791, 820*, 830*, 840*, 850, 890, 892-894, 895, 950.*Also complete AO 120 or AO 121
for patent, trademark or copyright cases III. 110, 120, 130, 140, 151, 190, 210, 230, 240, 245, 290, 310, 315, 320, 330, 340, 345, 350, 355, 360, 362, 365, 370, 371, 380, 385, 450, 891. IV. 220, 422, 423, 430, 460, 510, 530, 610, 620, 630, 640, 650, 660, 690, 810, 861-865, 870, 871, 875, 900. V. 150, 152, 153.

3. Title and number, if any, of related cases. (See local rule 40.1(g)). If more than one prior related case has been filed in this district please indicate the title and number of the first filed case in this court.

None.

4. Has a prior action between the same parties and based on the same claim ever been filed in this court?

YES ☐NO ☒

5. Does the complaint in this case question the constitutionality of an act of congress affecting the public interest? (See 28 USC §2403)

YES ☐NO ☒

If so, is the U.S.A. or an officer, agent or employee of the U.S. a party?

YES ☐NO ☐

6. Is this case required to be heard and determined by a district court of three judges pursuant to title 28 USC §2284?

YES ☐NO ☒

7. Do
- all
- of the parties in this action, excluding governmental agencies of the united states and the Commonwealth of Massachusetts ("governmental agencies"), residing in Massachusetts reside in the same division? - (See Local Rule 40.1(d)).

YES ☐NO ☒

- A. If yes, in which division do
- all
- of the non-governmental parties reside?

Eastern Division ☐Central Division ☐Western Division ☐

- B. If no, in which division do the majority of the plaintiffs or the only parties, excluding governmental agencies, residing in Massachusetts reside?

Eastern Division ☒Central Division ☐Western Division ☐

8. If filing a Notice of Removal - are there any motions pending in the state court requiring the attention of this Court? (If yes, submit a separate sheet identifying the motions)

YES ☐NO ☐

(PLEASE TYPE OR PRINT)

ATTORNEY'S NAME John K. TalbotADDRESS 317 West Street, Dedham, MA 02026TELEPHONE NO. 781-752-4040

JS 44 (Rev. 3/99)

CIVIL COVER SHEET

The JS-44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFSTHOMAS, GAIL F.

(b) County of Residence of First Listed Plaintiff District of Columbia
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorney's (Firm Name, Address, and Telephone Number)

JOHN K. TALBOT
LAW OFFICE OF JOHN K. TALBOT
317 WEST ST., DEDHAM, MA 02026 781-752-4040

DEFENDANTSDANIELS LAW OFFICES, P.C.

County of Residence of First Listed
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- Citizen of This State ☐ 1 ☐ 1 DEF Incorporated or Principal Place of Business in This State ☐ 4 ☐ 4 DEF
- Citizen of Another State ☐ 2 ☐ 2 DEF Incorporated and Principal Place of Business in Another State ☐ 5 ☐ 5 DEF
- Citizen or Subject of a Foreign Country ☐ 3 ☐ 3 DEF Foreign Nation ☐ 6 ☐ 6 DEF

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 362 Personal Injury—Med. Malpractice <input type="checkbox"/> 365 Personal Injury—Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce/ICC Rates/etc. <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes <input checked="" type="checkbox"/> 890 Other Statutory Actions
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Force Majeure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 440 Other Civil Rights	PRISONER PETITIONS <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIW C/DIW W (405 (g)) <input type="checkbox"/> 864 SSD Title XVI <input type="checkbox"/> 865 RS1 (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609

V. ORIGIN

(PLACE AN "X" IN ONE BOX ONLY)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from another district (specify)
- ☐ 6 Multidistrict Litigation
- ☐ 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

(Cite the U.S. Civil Statute under which you are filing and write brief statement of cause. Do not cite jurisdictional statutes unless diversity.)

15 USC § 1692k(c) Violations of Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No**VIII. RELATED CASE(S) IF ANY**

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

19 August 2004John K. Talbot

FOR OFFICE USE ONLY

RECEIPT # _____ AMOUNT _____ APPLYING IFP _____ JUDGE _____ MAG. JUDGE _____